



Order Filed on June 23, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Michael G. Boyd, Esq. MB4904  
BOYD & SQUITIERI, LLC  
Chestnut Professional Center  
157 Engle Street  
Englewood, NJ 07631  
Tel. No. 201-894-9800

In Re:  
Lorna Roberts,  
  
Debtor.

Case No.: 19-18500-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: June 23, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 9/16/19:

Property: 102 North 2nd Street, Paterson, New Jersey 07522

Creditor: Homepoint Financial

and a Request for

☒ Extension of the Loss Mitigation Period having been filed by Debtor, and for good cause shown,

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown,

It is hereby ORDERED that,

☒ The Loss Mitigation Period is extended up to and including July 24, 2020\*.

☐ The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

\*No reason was given for the extension request, so only a limited extension is being granted.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Lorna J. Roberts  
Debtor

Case No. 19-25800-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db +Lorna J. Roberts, 104 North 2nd Street, Paterson, NJ 07522-1808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor HOME POINT FINANCIAL CORPORATION nj.bkecf@fedpne.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael G. Boyd on behalf of Debtor Lorna J. Roberts michaelboydlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6